

Section B -- Retirement and Survivor Benefits

This section presents data on retirement and survivor benefits provided by the Railroad Retirement Act. Regular retirement annuities are payable to employees with 10 or more years of railroad service, or 5 years if such service was performed after 1995, who qualify on the basis of age or permanent disability. Age annuities may begin as early as age 60 for an employee with 30 or more years of service or at age 62 for one with 5-29 years of service. Disability annuities are payable at any age if the employee is permanently disabled for any regular employment. Employees with a current connection with the railroad industry may receive annuities based on disability for their regular occupation if they have attained age 60 and have at least 10 years of service, or at any age if they have at least 20 years of service.

Supplemental annuities are payable to employees age 65 or older with 25 or more years of railroad service who have a current connection with the railroad industry, and some service prior to October 1981, and whose regular annuities were awarded after June 30, 1966. Employees retiring after June 1974 with 30 or more years of service are eligible to receive supplemental annuities as early as age 60.

Annuities can be paid to spouses of retired 30-year employees when both the employee attains age 60 and the spouse either attains age 60 or has a child in care. In other cases, the spouse of a retired employee can receive an annuity when the employee attains age 62 and the spouse either attains age 62 or has a child in care. Annuities may, under certain conditions, also be payable to the divorced spouse of a retired employee.

Survivor annuities are payable to widow(er)s at age 60, or as early as age 50 if they are totally disabled. Under certain conditions, annuities are also payable to surviving children under age 18, ages 18-19 attending school full-time, or age 18 or over who became totally disabled before age 22, to widowed mothers (fathers) with young or disabled children in their care, and to dependent parents. Annuities may also, under certain conditions, be payable to remarried widow(er)s and divorced widow(er)s. A small number of survivor (option) annuities are being paid to widows under laws in effect before August 1946.

Annuities are calculated under two-tier formulas. The tier I portion of an employee's regular annuity is calculated under a formula similar to the one used for social security benefits. This benefit is based on the employee's taxable railroad compensation and social security-covered wages, and is reduced by the amount of any social security benefit received. The tier II portion is based on railroad service only and computed under separate formulas.

Spouse and survivor benefits are also computed according to tiers. A spouse tier I benefit equals one-half of the employee's tier I portion, before reduction for the employee's social security benefit, if any. The spouse's tier I amount is reduced by the amount of any social security benefit the spouse receives. The tier II amount is also based on the employee's tier II amount. In the case of a divorced spouse, only a tier I benefit is payable.

The survivor tier I amount is based on the deceased employee's combined railroad retirement and social security earnings and computed under the social security survivor benefit formulas. December 2001 legislation established an "initial minimum amount" which is based on the two-tier annuity amount that would have been payable to the railroad employee at the time the widow(er)'s annuity is awarded. The initial minimum amount is computed with a widow(er)'s tier II amount equal to 100 percent of the employee's tier II amount. Under prior law, the widow(er)'s tier II amount was equal to 50 percent of the employee's tier II amount; only the tier I amount equaled 100 percent. Widow(er)s' annuities computed on the basis of the new initial minimum amount will not be adjusted for annual cost-of-living increases until the annuity amount is exceeded by the annuity amount the widow(er) would have been paid under prior law, with all interim cost-of-living increases otherwise payable. Each surviving child receives a tier II equal to 15 percent of the deceased employee's tier II, and each surviving parent receives 35 percent. The total tier II amount for a survivor family is subject to a minimum of 35 percent and a maximum of 130 percent of the employee tier II benefit. In the case of remarried widow(er)s, and divorced widow(er)s, only a tier I amount is payable.

In addition to their regular annuities, employees, spouses, and widow(er)s who were eligible for social security benefits and who met certain vesting requirements could be paid an additional annuity amount referred to as a vested dual benefit payment. This payment protects, in part, dual benefit equities previously established on the basis of credits acquired prior to 1975. Since August 1981, the award of vested dual benefit payments is restricted to vested employees with dual coverage on their own earnings.

Annuity amounts are subject to various types of reductions. Regular annuities to employees, spouses and widow(er)s are reduced if they begin before the normal retirement age, except for those payable to disabled employees, to certain employees retiring after June 1974 with 30 years of service and their spouses, or to spouses or widow(er)s with children in their care. Employee and spouse annuities are reduced separately in each portion, including the vested dual benefit payment, except for certain cases where the employee had 30 years of service. In these cases, which occur when the employee was first eligible after June 1984, and retires before January 2002 and before age 62, only tier I is reduced. Widow(er)s' annuities awarded since October 1986 are reduced in tier I and tier II. In most cases awarded before October 1986, only tier I is reduced, although tier II is computed on the basis of the reduced tier I. Other miscellaneous reductions in annuities include reductions for receipt of social security benefits and deductions caused by earnings in excess of the annual exempt amount.

Lump-sum death benefits are payable to certain survivors of employees with 10 or more years of railroad service, or at least 5 years of service after 1995, and a current connection with the railroad industry. A lump-sum death benefit is payable at the time of an employee's death only if there are no survivors immediately eligible for monthly benefits. Otherwise, a deferred lump-sum benefit can be paid 12 months later if the total of monthly benefits paid the survivor during the year is less than the full lump-sum amount would have been.

Another lump-sum survivor benefit, the residual payment, can be made if no other benefits based at least in part on a deceased employee's railroad service will be payable in the future and the total of prior benefit payments is less than what the employee paid in railroad retirement taxes before 1975.

All current-payment status tables and award tables are based on universe data. In tables containing rounded figures, percentages are uniformly computed from unrounded figures; also, detailed figures may not add to totals shown because of rounding. Data for awards of employee and spouse annuities in 2004 (tables B8, B12 and B18) reflect the effects of recertifications through March 31, 2005.

Some of the more important terms used above and in the tables are discussed below:

1. An employee generally has a current connection if he(she) has 12 months of railroad service in the 30 months preceding retirement or death. An employee whose last 12 months of railroad service occurred prior to the 30 months before retirement or death may maintain a current connection if the employee did not perform any regular employment between the end of the 30-month period containing the last 12 months of railroad service and the month of retirement or death. A current connection may, in certain circumstances, be deemed for supplemental and survivor annuity purposes, if an employee had 25 years of service and was involuntarily terminated from rail service without fault on or after October 1, 1975.
2. Under the special guaranty, monthly benefits under the Railroad Retirement Act are equal to at least the amount the social security system would pay on the basis of combined railroad and social security credits, less amounts actually paid by the social security system. Retirement annuities computed under the special guaranty may include allowances for family members who could not receive benefits directly under the Railroad Retirement Act.
3. Immediate retirements refer to employee annuities which began in the calendar year in which the employee last worked for a railroad or in the following year. All others are classified as deferred.
4. Normal retirement age, also called full retirement age, is age 65 for employees and spouses born before 1938 and widow(er)s born before 1940. Normal retirement age is gradually increasing, reaching age 67 for employees and spouses born after 1959 and widow(er)s born after 1961. For annuitants born 1/2/1940-1/1/1941 (age 65 in 2005), the normal retirement age is 65 and 6 months for employees and spouses, and age 65 and 2 months for widow(er)s.
5. The average age of beneficiaries is computed as of the end of the fiscal year for those on the current-payment rolls on that date and as of the annuity beginning date for those awarded annuities during the year.

**Table B1.--Number and average amount of retirement and survivor annuities in current-payment status at end of year,
by type of annuitant and fiscal year, 1996-2005**

Fiscal year	Total ¹	Retired employees			Spouses and divorced spouses	Aged widow(er)s ²	Disabled widow(er)s	Widowed mothers (fathers) ²	Children	Remarried widow(er)s	Divorced widow(er)s ²
		Age	Disability	Supple- mental							
NUMBER AT END OF YEAR											
1996	936,428	265,030	78,647	161,806	188,281	204,969	6,371	1,525	14,960	6,066	8,690
1997	906,741	255,664	79,063	155,721	181,399	197,447	6,202	1,462	14,665	6,064	8,976
1998	875,905	245,900	79,017	149,260	174,467	190,222	6,031	1,427	14,347	6,045	9,116
1999	846,687	236,741	79,617	143,515	167,478	182,839	5,893	1,327	13,964	5,967	9,280
2000	819,327	228,439	80,158	138,158	161,283	175,464	5,679	1,245	13,561	5,886	9,392
2001	790,711	219,646	80,574	132,799	154,710	167,840	5,460	1,165	13,233	5,733	9,490
2002	775,638	216,044	81,653	132,066	151,006	160,490	5,236	1,114	12,804	5,619	9,545
2003	756,176	210,363	82,572	129,201	146,740	153,673	5,105	1,035	12,472	5,421	9,541
2004	736,787	204,650	83,302	125,992	142,881	146,943	4,936	1,050	12,176	5,256	9,550
2005	721,659	199,767	84,000	123,550	141,330	140,595	4,835	999	11,795	5,078	9,657
AVERAGE AMOUNT											
1996 .....	.....	\$1,175	\$1,228	\$43	\$471	\$708	\$628	\$882	\$608	\$484	\$505
1997 .....	.....	1,223	1,291	43	487	740	650	916	627	507	526
1998 .....	.....	1,264	1,346	43	502	768	672	957	646	531	546
1999 .....	.....	1,300	1,398	43	514	792	687	991	659	548	559
2000 .....	.....	1,351	1,465	42	530	826	711	1,029	678	571	579
2001 .....	.....	1,414	1,548	42	550	870	746	1,076	706	603	606
2002 .....	.....	1,496	1,624	42	579	948	799	1,228	728	627	633
2003 .....	.....	1,554	1,683	42	598	985	831	1,279	744	647	649
2004 .....	.....	1,619	1,751	42	620	1,026	865	1,337	766	673	674
2005 .....	.....	1,693	1,825	42	638	1,069	902	1,388	789	704	703

¹ Includes annuities to parents. On September 30, 2005, there were 53 parents' annuities in current-payment status averaging \$775.

² Numbers include annuities temporarily being paid at spouse annuity rates, pending final adjudication of survivor annuities.

NOTE.--Data exclude survivor (option) annuities. On September 30, 2005, there was one survivor (option) annuity of \$76 in current-payment status.

Table B2.--Number and average amount of retirement and survivor annuities awarded during year, by type of annuitant and fiscal year, 1996-2005

Fiscal year	Total ¹	Retired employees			Spouses and divorced spouses	Aged widow(er)s	Disabled widow(er)s	Widowed mothers (fathers)	Children	Remarried widow(er)s	Divorced widow(er)s
		Age	Disability	Supplemental							
NUMBER AWARDED											
1996.....	38,635	7,415	4,878	4,414	9,576	9,979	233	204	825	365	737
1997.....	38,293	7,422	4,872	4,494	9,175	9,868	240	222	855	381	757
1998.....	36,508	6,756	4,620	4,399	8,739	9,566	248	236	851	360	727
1999.....	36,205	6,846	5,140	4,496	8,157	9,317	246	199	719	324	759
2000.....	35,818	7,186	4,709	4,749	8,316	8,699	204	159	714	336	744
2001.....	33,289	6,285	4,630	4,339	7,648	8,372	217	157	611	307	719
2002.....	44,485	11,127	5,206	8,337	9,764	8,104	199	161	590	273	716
2003.....	37,841	8,261	4,955	6,124	8,749	7,800	244	162	645	216	684
2004.....	36,083	7,801	4,764	5,590	8,579	7,320	218	186	660	258	702
2005 ²	37,405	7,958	4,399	5,671	10,380	7,020	239	176	581	221	751
Cumulative 1937-2005	4,839,987	1,414,548	496,439	448,501	1,104,584	1,002,040	17,209	84,275	234,200	14,285	20,384
AVERAGE AMOUNT											
1996.....	.....	\$1,435	\$1,527	\$41	\$505	\$858	\$770	\$955	\$741	\$594	\$564
1997.....	.....	1,506	1,593	41	521	888	782	868	760	607	564
1998.....	.....	1,579	1,649	41	545	920	810	908	805	642	599
1999.....	.....	1,654	1,751	41	567	945	825	993	831	658	615
2000.....	.....	1,745	1,871	41	584	998	901	1,049	858	670	613
2001.....	.....	1,842	1,971	41	613	1,044	927	996	932	701	654
2002.....	.....	2,243	2,051	42	697	1,286	1,148	1,319	961	697	705
2003.....	.....	2,201	2,092	41	733	1,346	1,262	1,384	953	775	743
2004.....	.....	2,247	2,168	41	744	1,378	1,257	1,550	998	816	777
2005 ².....	.....	2,285	2,210	41	655	1,416	1,288	1,397	1,023	821	796

¹ Includes annuities to parents. Fiscal year 2005 total includes 9 annuities to parents averaging \$1,032. Cumulative total includes 3,522 annuities to parents.

² An unusually large number of spouse awards were made with small or no tier 1 amounts, resulting in larger than normal numbers of spouse awards and smaller than normal award amounts.

NOTE.--Cumulative figures reflect adjustments not made in yearly data, but average amounts for each year include effects of changes in rates made by the end of the year.

Table B3.--Retirement and survivor benefits paid, by type of benefit and fiscal year, 1996-2005 (Amount in millions)

Fiscal year	Total retirement and survivor ¹	Retirement							
		Total	Regular employee annuities and pensions			Supplemental employee annuities		Spouse and divorced spouse annuities	
1996.....	\$8,113.6	\$6,089.1			\$4,927.1		\$86.2		\$1,075.9
1997.....	8,205.7	6,166.3			5,008.6		82.4		1,075.3
1998.....	8,246.6	6,199.0			5,052.5		78.6		1,067.9
1999.....	8,248.5	6,207.2			5,077.1		75.1		1,055.1
2000.....	8,294.5	6,254.1			5,137.8		72.9		1,043.4
2001.....	8,411.4	6,352.6			5,245.3		68.8		1,038.6
2002.....	8,643.5	6,535.9			5,420.1		67.1		1,048.7
2003.....	8,862.9	6,726.0			5,596.9		66.5		1,062.6
2004.....	9,008.3	6,876.9			5,741.3		63.9		1,071.6
2005.....	9,181.1	7,051.6			5,900.2		62.7		1,088.7
Survivor									
Annuities									
Lump-sum benefits									
	Total ²	Aged widow(er)s'	Disabled widow(er)s'	Widowed mothers' (fathers')	Remarried widow(er)s'	Divorced widow(er)s'	Children's	Lump-sum death benefits	Residual payments
1996.....	\$2,018.5	\$1,747.1	\$49.3	\$17.8	\$35.9	\$52.8	\$115.1	\$5.4	\$0.5
1997.....	2,033.8	1,755.0	50.3	17.2	38.0	56.3	116.6	5.1	0.5
1998.....	2,041.9	1,759.0	50.1	16.9	38.9	58.9	117.7	5.2	0.4
1999.....	2,035.8	1,747.8	50.3	16.6	40.1	62.5	118.1	5.0	0.4
2000.....	2,034.9	1,745.2	49.9	16.2	41.0	65.4	116.7	5.1	0.3
2001.....	2,053.4	1,757.6	50.6	15.9	41.9	69.2	117.7	5.1	0.3
2002.....	2,102.4	1,801.2	51.3	16.5	42.8	72.2	117.9	4.9	0.3
2003.....	2,131.8	1,825.6	52.9	17.2	42.8	74.7	118.2	4.8	0.3
2004.....	2,126.5	1,816.4	53.3	17.6	42.9	77.4	118.3	4.7	0.2
2005.....	2,125.0	1,810.4	54.3	17.6	43.2	80.9	118.0	4.3	0.2

¹ Includes a small amount of payments for hospital insurance benefits for services in Canada.

² Includes parents' and survivor (option) annuities.

Table B4.--Lump-sum death benefits and residual payments awarded, by status of employee at death and fiscal year, 1996-2005

Fiscal year	Total		Status of employee at death			
			Nonretired		Retired	
	Number	Average amount	Number	Average amount	Number	Average amount
LUMP-SUM DEATH BENEFITS¹						
1996.....	6,082	\$876	274	\$604	5,808	\$889
1997.....	5,788	877	246	588	5,542	890
1998.....	5,828	887	221	551	5,607	900
1999.....	5,616	887	203	527	5,413	900
2000.....	5,717	890	229	452	5,488	908
2001.....	5,607	898	194	454	5,413	914
2002.....	5,345	897	181	383	5,164	915
2003.....	5,278	898	182	361	5,096	917
2004.....	5,120	898	165	334	4,955	917
2005.....	4,670	904	138	306	4,532	923
Cumulative 1947-2005.....	748,759	.....	166,486	.....	582,273	.....
RESIDUAL PAYMENTS						
1996.....	137	\$3,770	131	\$3,777	6	\$3,609
1997.....	140	3,424	124	3,388	16	3,699
1998.....	117	3,382	106	3,411	11	3,094
1999.....	100	3,958	93	4,017	7	3,174
2000.....	86	3,769	75	3,732	11	4,018
2001.....	88	3,210	81	3,246	7	2,801
2002.....	83	3,219	75	3,284	8	2,617
2003.....	81	3,678	72	3,572	9	4,528
2004.....	62	2,927	52	2,626	10	4,496
2005.....	40	3,733	36	3,394	4	6,780
Cumulative 1938-2005.....	307,701	.....	281,895	.....	25,806	.....

¹ Includes deferred lump-sum death benefits; 15,946 were awarded in the period 1947-2005, of which 3 averaging \$368 were in 2005.

NOTE.--Cumulative figures reflect slight adjustments not shown in yearly figures.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 2005,
by type of annuity and status of annuitant under Social Security Act**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
EMPLOYEE ANNUITIES								
All retirements:								
Full age	117,783	\$1,994	14,502	12	\$635	\$935	103,281	\$2,185
Reduced age	81,984	1,261	18,258	22	317	880	63,726	1,532
Disability	184,000	1,825	7,961	9	670	773	76,039	1,946
Total	283,767	\$1,732	40,721	14	\$499	\$878	243,046	\$1,939
Immediate retirements²:								
Full age	96,081	\$2,186	5,551	6	\$1,206	\$644	90,530	\$2,246
Reduced age	31,830	1,751	2,311	7	808	706	29,519	1,825
Disability	68,023	1,979	2,308	3	1,039	605	65,715	2,012
Total	195,934	\$2,043	10,170	5	\$1,078	\$649	185,764	\$2,096
Deferred retirements²:								
Full age	21,702	\$1,144	8,951	41	\$281	\$1,115	12,751	\$1,750
Reduced age	50,154	950	15,947	32	246	905	34,207	1,279
Disability	15,977	1,172	5,653	35	519	842	10,324	1,529
Total	87,833	\$1,038	30,551	35	\$307	\$955	57,282	\$1,429

See footnotes at end of table.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 2005,
by type of annuity and status of annuitant under Social Security Act - Continued**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
SPOUSE AND DIVORCED SPOUSE ANNUITIES								
Full-rate spouse	79,124	\$765	29,043	37	\$320	\$749	50,081	\$1,022
Reduced-rate spouse	58,728	483	25,351	43	183	708	33,377	710
Divorced spouse	3,478	394	1,620	47	201	443	1,858	562
Total	141,330	\$638	56,014	40	\$255	\$722	85,316	\$890
SURVIVOR ANNUITIES³								
Aged widow(er)s	140,327	\$1,069	51,314	37	\$615	\$680	89,013	\$1,332
Disabled widow(er)s	⁴ 4,835	902	1,456	30	584	652	3,379	1,039
Widowed mothers (fathers)	995	1,388	36	4	788	736	959	1,411
Remarried widow(er)s	5,078	704	2,170	43	343	655	2,908	974
Divorced widow(er)s	9,649	703	5,822	60	479	677	3,827	1,043
Children:								
Under age 18	2,428	1,061	108	4	682	379	2,320	1,079
Full-time students, ages 18-19	118	1,184	2	2	646	348	116	1,193
Disabled, age 18 or older .	9,249	713	2,373	26	387	480	6,876	825
Parents	53	775	40	75	648	661	13	1,164
Total	172,732	\$1,016	63,321	37	\$584	\$670	109,411	\$1,266

¹ All retirements include 34,665 disability annuities now payable as age annuities, of which 27,580 were immediate and 7,085 deferred.

² Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

³ Excludes interim widows' and survivor (option) annuities.

⁴ Includes 3,038 annuities now payable as aged widow(er)s' annuities.

Table B6.--Regular employee annuities in current-payment status on September 30, 2005, and awarded in fiscal year 2005, by type and amount

Amount of annuity	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2005										
Immediate retirements ²	195,934	69	12,593	45	83,488	93	31,830	39	68,023	81
Deferred retirements ²	87,833	31	15,582	55	6,120	7	50,154	61	15,977	19
Total	283,767	100	28,175	100	89,608	100	81,984	100	³ 84,000	100
Average annuity:										
Immediate	\$2,043		\$1,913		\$2,227		\$1,751		\$1,979	
Deferred	1,038		760		2,122		950		1,172	
Total	\$1,732		\$1,275		\$2,220		\$1,261		\$1,825	
Less than \$200.00	14,743	5	4,194	15	9	⁽⁴⁾	9,284	11	1,256	1
\$200.00 to \$399.99	10,221	4	3,178	11	89	⁽⁴⁾	5,325	6	1,629	2
\$400.00 to \$599.99	7,167	3	1,663	6	165	⁽⁴⁾	3,824	5	1,515	2
\$600.00 to \$799.99	6,344	2	1,033	4	223	⁽⁴⁾	3,548	4	1,540	2
\$800.00 to \$999.99	8,237	3	967	3	362	⁽⁴⁾	4,768	6	2,140	3
\$1,000.00 to \$1,099.99	5,600	2	552	2	280	⁽⁴⁾	3,340	4	1,428	2
\$1,100.00 to \$1,199.99	7,273	3	742	3	493	1	4,171	5	1,867	2
\$1,200.00 to \$1,299.99	8,145	3	888	3	729	1	4,128	5	2,400	3
\$1,300.00 to \$1,399.99	8,821	3	1,131	4	1,062	1	3,690	5	2,938	3
\$1,400.00 to \$1,499.99	10,445	4	1,311	5	1,949	2	3,384	4	3,801	5
\$1,500.00 to \$1,599.99	12,868	5	1,403	5	3,193	4	3,482	4	4,790	6
\$1,600.00 to \$1,699.99	15,995	6	1,348	5	5,379	6	3,959	5	5,309	6
\$1,700.00 to \$1,799.99	21,332	8	1,283	5	8,939	10	5,224	6	5,886	7
\$1,800.00 to \$1,899.99	21,676	8	1,205	4	6,748	8	7,267	9	6,456	8
\$1,900.00 to \$1,999.99	18,843	7	1,136	4	4,190	5	6,940	8	6,577	8
\$2,000.00 to \$2,099.99	15,766	6	1,053	4	4,108	5	4,158	5	6,447	8
\$2,100.00 to \$2,199.99	14,056	5	873	3	5,142	6	2,212	3	5,829	7
\$2,200.00 to \$2,299.99	13,368	5	730	3	6,213	7	1,423	2	5,002	6
\$2,300.00 to \$2,399.99	12,117	4	633	2	6,406	7	894	1	4,184	5
\$2,400.00 to \$2,499.99	10,374	4	516	2	5,878	7	537	1	3,443	4
\$2,500.00 to \$2,599.99	8,953	3	470	2	5,467	6	296	⁽⁴⁾	2,720	3
\$2,600.00 to \$2,699.99	7,432	3	383	1	4,980	6	104	⁽⁴⁾	1,965	2
\$2,700.00 to \$2,799.99	6,129	2	291	1	4,214	5	24	⁽⁴⁾	1,600	2
\$2,800.00 to \$2,899.99	5,029	2	265	1	3,540	4	2	⁽⁴⁾	1,222	1
\$2,900.00 to \$2,999.99	4,363	2	232	1	3,220	4	...	..	911	1
\$3,000.00 and over	8,470	3	695	2	6,630	7	...	..	1,145	1
Total	283,767	100	28,175	100	89,608	100	81,984	100	84,000	100

See footnotes at end of table.

Table B6.--Regular employee annuities in current-payment status on September 30, 2005, and awarded in fiscal year 2005, by type and amount - Continued

Amount of annuity	Total		Age annuities						Disability annuities	
			Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹					
	Full				Reduced					
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 2005										
Immediate retirements ²	8,516	69	446	56	4,468	88	286	14	3,316	75
Deferred retirements ²	3,841	31	348	44	609	12	1,801	86	1,083	25
Total	12,357	100	794	100	5,077	100	2,087	100	4,399	100
Average annuity:										
Immediate	\$2,610		\$2,067		\$2,836		\$1,711		\$2,456	
Deferred	1,479		1,234		2,505		1,192		1,458	
Total	\$2,258		\$1,702		\$2,796		\$1,263		\$2,210	
Less than \$1,000.00	1,077	9	204	26	13	(4)	569	27	291	7
\$1,000.00 to \$1,099.99	224	2	13	2	13	(4)	147	7	51	1
\$1,100.00 to \$1,199.99	264	2	19	2	21	(4)	156	7	68	2
\$1,200.00 to \$1,299.99	291	2	17	2	6	(4)	187	9	81	2
\$1,300.00 to \$1,399.99	334	3	33	4	6	(4)	201	10	94	2
\$1,400.00 to \$1,499.99	321	3	44	6	3	(4)	161	8	113	3
\$1,500.00 to \$1,599.99	298	2	29	4	4	(4)	156	7	109	2
\$1,600.00 to \$1,699.99	293	2	46	6	6	(4)	135	6	106	2
\$1,700.00 to \$1,799.99	299	2	47	6	8	(4)	94	5	150	3
\$1,800.00 to \$1,899.99	314	3	46	6	11	(4)	83	4	174	4
\$1,900.00 to \$1,999.99	294	2	39	5	16	(4)	67	3	172	4
\$2,000.00 to \$2,099.99	333	3	25	3	37	1	57	3	214	5
\$2,100.00 to \$2,199.99	328	3	17	2	68	1	30	1	213	5
\$2,200.00 to \$2,299.99	415	3	17	2	138	3	7	(4)	253	6
\$2,300.00 to \$2,399.99	583	5	26	3	278	5	11	1	268	6
\$2,400.00 to \$2,499.99	722	6	20	3	343	7	12	1	347	8
\$2,500.00 to \$2,599.99	845	7	17	2	516	10	5	(4)	307	7
\$2,600.00 to \$2,699.99	767	6	15	2	534	11	4	(4)	214	5
\$2,700.00 to \$2,799.99	724	6	12	2	463	9	3	(4)	246	6
\$2,800.00 to \$2,899.99	747	6	10	1	504	10	2	(4)	231	5
\$2,900.00 to \$2,999.99	698	6	7	1	449	9	...	..	242	6
\$3,000.00 to \$3,099.99	657	5	12	2	426	8	...	..	219	5
\$3,100.00 to \$3,199.99	576	5	10	1	411	8	...	..	155	4
\$3,200.00 to \$3,299.99	479	4	7	1	411	8	...	..	61	1
\$3,300.00 and over	474	4	62	8	392	8	...	..	20	(4)
Total	12,357	100	794	100	5,077	100	2,087	100	4,399	100

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period. For those born 1/2/1940-1/1/1941, the normal retirement age is 65 and 6 months.

² Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

³ Includes 34,665 annuities now payable as age annuities.

⁴ Less than 0.5 percent.

Table B7.--Tier I and tier II components of employee annuities in current-payment status on December 31, 2004, and awarded in calendar year 2004, by amount

Amount of component	Net tier I				Total tier II			
	Current-payment status		Awarded in 2004		Current-payment status		Awarded in 2004	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases.	\$1,207		\$1,541		\$515		\$759	
Less than \$50.00	4,403	2	38	(1)	32,930	12	254	2
\$50.00 to \$149.99.	5,838	2	64	1	22,882	8	880	7
\$150.00 to \$249.99.	5,823	2	72	1	20,187	7	920	7
\$250.00 to \$349.99.	4,928	2	93	1	25,569	9	627	5
\$350.00 to \$449.99.	3,965	1	147	1	28,430	10	539	4
\$450.00 to \$499.99.	1,941	1	60	(1)	12,720	5	264	2
\$500.00 to \$549.99.	1,886	1	47	(1)	12,435	4	291	2
\$550.00 to \$599.99.	1,819	1	60	(1)	12,320	4	332	3
\$600.00 to \$649.99.	1,916	1	46	(1)	11,661	4	341	3
\$650.00 to \$699.99.	2,086	1	52	(1)	12,294	4	414	3
\$700.00 to \$749.99.	2,180	1	60	(1)	12,788	5	541	4
\$750.00 to \$799.99.	2,523	1	81	1	12,484	4	572	5
\$800.00 to \$849.99.	3,031	1	99	1	11,825	4	566	5
\$850.00 to \$899.99.	3,522	1	102	1	10,508	4	680	6
\$900.00 to \$949.99.	4,129	1	103	1	9,127	3	607	5
\$950.00 to \$999.99.	5,177	2	136	1	7,329	3	641	5
\$1,000.00 to \$1,049.99.	6,998	3	161	1	6,174	2	620	5
\$1,050.00 to \$1,099.99.	12,840	5	196	2	5,038	2	669	5
\$1,100.00 to \$1,149.99.	17,763	6	194	2	4,078	1	463	4
\$1,150.00 to \$1,199.99.	15,657	6	182	1	3,313	1	427	3
\$1,200.00 to \$1,249.99.	21,394	8	253	2	2,580	1	403	3
\$1,250.00 to \$1,299.99.	17,545	6	258	2	1,929	1	338	3
\$1,300.00 to \$1,349.99.	16,854	6	264	2	1,420	1	341	3
\$1,350.00 to \$1,399.99.	21,493	8	255	2	901	(1)	249	2
\$1,400.00 to \$1,449.99.	20,573	7	264	2	523	(1)	203	2
\$1,450.00 to \$1,499.99.	13,169	5	285	2	228	(1)	85	1
\$1,500.00 to \$1,549.99.	10,844	4	379	3	108	(1)	40	(1)
\$1,550.00 to \$1,599.99.	9,179	3	622	5	55	(1)	22	(1)
\$1,600.00 to \$1,649.99.	9,590	3	1,407	11	34	(1)	11	(1)
\$1,650.00 to \$1,699.99.	7,666	3	1,304	10	21	(1)	10	(1)
\$1,700.00 to \$1,749.99.	6,148	2	1,055	8	8	(1)	4	(1)
\$1,750.00 to \$1,799.99.	5,107	2	970	8	6	(1)	1	(1)
\$1,800.00 to \$1,849.99.	4,818	2	1,092	9	1	(1)	...	..
\$1,850.00 and over.	6,326	2	2,043	16	4	(1)	3	(1)
Total, non-zero cases	279,131	100	12,444	100	281,910	100	12,358	100
Zero cases	8,565	...	43	...	5,787	...	129	...
Grand total	287,696	...	12,487	...	287,697	...	12,487	...

¹ Less than 0.5 percent.

NOTE.--Component data based on cases where record is available.

**Table B8.--Vested dual RR-SS benefit and supplemental components of employee annuities in current-payment status on December 31,2004,
and awarded in calendar year 2004, by amount**

Amount of component	Vested dual RR-SS benefit				Supplemental annuity			
	Current-payment status		Awarded in 2004		Current-payment status		Awarded in 2004 ¹	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases.	\$159		\$150		\$42		\$42	
Less than \$10.00.	5	(2)	.....	..	283	(2)	1	(2)
\$ 10.00 to \$19.99.	5	(2)	.....	..	353	(2)	3	(2)
\$ 20.00 to \$29.99.	13	(2)	.....	..	5,360	4	97	2
\$ 30.00 to \$39.99.	25	(2)	.....	..	6,657	5	86	2
\$ 40.00 to \$49.99.	70	(2)	.....	..	112,139	89	3,992	96
\$ 50.00 to \$59.99.	119	(2)	.....	..	79	(2)	.....	..
\$ 60.00 to \$69.99.	199	(2)	.....	..	88	(2)	.....	..
\$ 70.00 to \$79.99.	348	1	.....	..	831	1	.....	..
\$ 80.00 to \$89.99.	726	1	.....	..	.....	..	.....	..
\$ 90.00 to \$99.99.	1,891	4	1	1	.....	..	.....	..
\$100.00 to \$149.99.	18,472	35	50	58	.....	..	.....	..
\$150.00 to \$199.99.	23,746	45	24	28	.....	..	.....	..
\$200.00 to \$249.99.	5,277	10	10	12	.....	..	.....	..
\$250.00 to \$299.99.	1,171	2	1	1	.....	..	.....	..
\$300.00 to \$349.99.	391	1	.....	..	.....	..	.....	..
\$350.00 to \$399.99.	139	(2)	.....	..	.....	..	.....	..
\$400.00 to \$449.99.	40	(2)	.....	..	.....	..	.....	..
\$450.00 to \$499.99.	4	(2)	.....	..	.....	..	.....	..
\$500.00 and over.	3	(2)	.....	..	.....	..	.....	..
Total, non-zero cases	52,644	100	86	100	³ 125,790	100	4,179	100
Zero cases . ....	.....	...	.....	...	32,220	...	1,084	...
Grand total	52,644	...	86	...	158,010	...	5,263	...

¹ Supplemental annuities awarded by the end of 2004 to employees awarded regular retirement annuities in 2004.

² Less than 0.5 percent.

³ Includes 1,081 averaging \$66 awarded under 1937 Act provisions and 124,709 averaging \$42 awarded under the 1974 Act.

NOTE.--Component data based on cases where record is available.

Table B9.--Employee annuities in current-payment status on September 30, 2005, and awarded in fiscal year 2005, by type and component

Component	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2005										
Total, regular ²	283,767	\$1,732	28,175	\$1,275	89,608	\$2,220	81,984	\$1,261	³ 84,000	\$1,825
Tier I, net	275,329	1,225	26,449	990	89,431	1,440	76,014	935	83,435	1,334
Gross	283,553	1,369	28,161	1,335	89,583	1,456	81,952	1,257	83,857	1,397
Offset for social security benefit	40,402	846	11,023	1,034	3,389	518	18,154	830	7,836	763
Tier II, total	278,348	531	26,395	326	89,605	759	79,336	383	83,012	493
1981 law ⁴	247,314	569	23,234	346	73,921	849	75,308	400	74,851	531
Prior law	31,034	235	3,161	181	15,684	332	4,028	66	8,161	152
Service and compensation										
before 1975	31,034	180	3,161	144	15,684	251	4,028	54	8,161	119
Addition for service										
before 1975	21,430	30	1,522	29	14,561	33	883	17	4,464	25
Service and compensation										
after 1974	21,430	50	1,522	50	14,561	55	883	37	4,464	37
Vested dual railroad retirement-										
social security benefit	48,739	160	7,333	170	17,426	169	16,292	150	7,688	149
Addition under minimum										
guaranties ⁵	2,617	321	17	434	1	130	67	388	2,532	318
Total reduction for age	81,977	236	.....	.....	.....	.....	81,953	236	24	32
Supplemental annuity	123,550	42	7,116	41	72,033	43	22,935	41	21,466	40
Social security benefit	40,721	878	11,084	1,060	3,418	527	18,258	880	7,961	773

See footnotes at end of table.

Table B9.--Employee annuities in current-payment status on September 30, 2005, and awarded in fiscal year 2005, by type and component - Continued

Component	Total		Age annuities						Disability annuities	
			Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹					
	Full				Reduced					
	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
AWARDED IN FISCAL YEAR 2005										
Total, regular ²	12,357	\$2,258	794	\$1,702	5,077	\$2,796	2,087	\$1,263	4,399	\$2,210
Tier I, net	12,312	1,527	789	1,173	5,077	1,735	2,062	1,088	4,384	1,556
Gross	12,136	1,638	779	1,610	5,051	1,737	2,053	1,432	4,253	1,624
Offset for social security benefit .	813	923	341	1,003	6	657	166	846	300	880
Tier II	12,203	776	788	560	5,076	1,096	2,081	258	4,258	688
Vested dual railroad retirement-										
social security benefit	62	157	38	154	9	179	14	152	1	144
Addition under minimum										
guaranties ⁵	106	413	1	688	.....	.....	4	471	101	407
Total reduction for age	2,061	332	.....	.....	.....	.....	2,053	333	8	27
Social security benefit	849	924	347	1,002	6	657	187	862	309	879

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period. For those born 1/2/1940-1/1/1941, the normal retirement age is 65 and 6 months.

² Excludes supplemental annuities and social security benefits.

³ Includes 34,665 annuities now payable as age annuities.

⁴ Tier II based on total service and 60 months of highest compensation.

⁵ Includes special social security minimum guaranty and 1974 Act "grandfather clause" assuring benefits, before reduction for social security benefits, at least equal to amounts payable under provisions in effect in December 1974.

NOTE.--Detail will not produce overall average annuity amounts as deductions for work and other adjustments are not reflected. Component data based on cases where record is available.

Table B10.--Regular employee annuities in current-payment status on September 30, 2005, and awarded in fiscal year 2005, by type of annuity and age of annuitant

Age of annuitant ²	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2005										
Under 50	3,556	1	.....	....	.....	....	.....	....	3,556	4
50 to 54	10,742	4	.....	....	.....	....	.....	....	10,742	13
55 to 59	17,834	6	.....	....	.....	....	.....	....	17,834	21
60 to 64	40,275	14	.....	....	19,427	22	4,892	6	15,956	19
Over 64, under full retirement age	3,934	1	.....	....	1,442	2	1,245	2	1,247	1
Full retirement age to 69	36,568	13	3,536	13	10,694	12	12,653	15	9,685	12
70 to 74	42,311	15	5,092	18	10,425	12	17,812	22	8,982	11
75 to 79	52,189	18	5,850	21	12,016	13	25,836	32	8,487	10
80 to 84	42,994	15	5,972	21	18,832	21	13,417	16	4,773	6
85 to 89	23,273	8	4,304	15	12,838	14	4,118	5	2,013	2
90 to 94	7,991	3	2,223	8	3,710	4	1,462	2	596	1
95 and older	2,100	1	1,198	4	224	(3)	549	1	129	(3)
Total	283,767	100	28,175	100	89,608	100	81,984	100	⁴ 84,000	100
Average age ⁵	72.7		79.9		75.4		75.5		64.7	

See footnotes at end of table.

Table B10.--Regular employee annuities in current-payment status on September 30, 2005, and awarded in fiscal year 2005, by type of annuity and age of annuitant - Continued

Age of annuitant ²	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 2005										
Under 50.....	843	7	.....	.....	.....	.....	.....	.....	843	19
50 to 54.....	1,480	12	.....	.....	.....	.....	.....	.....	1,480	34
55 to 59.....	1,589	13	.....	.....	.....	.....	.....	.....	1,589	36
60 to 61.....	4,633	37	.....	.....	4,303	85	.....	.....	330	8
62 to 64.....	2,829	23	.....	.....	711	14	1,964	94	154	4
Over 64, under full retirement age.....	189	2	.....	.....	63	1	123	6	3	(3)
60 to under full retirement age, total...	7,651	62	.....	.....	5,077	100	2,087	100	487	11
Full retirement age to 69.....	710	6	710	89	.....	.....	.....	.....	.....	.....
70 to 74.....	56	(3)	56	7	.....	.....	.....	.....	.....	.....
75 and older.....	28	(3)	28	4	.....	.....	.....	.....	.....	.....
Grand total.....	12,357	100	794	100	5,077	100	2,087	100	4,399	100
Average age ⁵	59.0		67.0		60.7		62.6		54.0	

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period.

For those born 1/2/1940-1/1/1941, the normal retirement age is 65 and 6 months.

² Age at end of fiscal year 2005 for annuities in current-payment status, and age on beginning date for annuities awarded in year.

³ Less than 0.5 percent.

⁴ Includes 34,665 annuities now payable as age annuities.

⁵ The average age was 76.1 years for age annuitants in current-payment status and 61.8 years for retirees awarded age annuities in the year.

Table B11.--Regular employee annuities in current-payment status on September 30, 2005, and awarded in fiscal year 2005, by type of annuity and years of creditable service

Years of creditable service	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2005										
Under 10.....	510	(2)	87	(2)	.....	....	116	(2)	307	(2)
10 to 14.....	43,475	15	9,836	35	.....	....	21,876	27	11,763	14
15 to 19.....	25,168	9	5,028	18	.....	....	12,310	15	7,830	9
20 to 24.....	37,106	13	3,450	12	.....	....	9,229	11	24,427	29
25 to 29.....	26,788	9	3,106	11	.....	....	7,426	9	16,256	19
Less than 30, total.....	133,047	47	21,507	76	.....	....	50,957	62	60,583	72
30 ³	17,162	6	953	3	9,347	10	2,177	3	4,685	6
31 to 34.....	39,888	14	1,187	4	20,488	23	7,463	9	10,750	13
35 to 39.....	55,028	19	1,573	6	33,336	37	13,329	16	6,790	8
40 and over.....	38,642	14	2,955	10	26,437	30	8,058	10	1,192	1
30 and over, total.....	150,720	53	6,668	24	89,608	100	31,027	38	23,417	28
Grand total.....	283,767	100	28,175	100	89,608	100	81,984	100	⁴ 84,000	100
Average years of service ⁵	28.3		22.2		37.0		24.8		24.4	

See footnotes at end of table.

Table B11.--Regular employee annuities in current-payment status on September 30, 2005, and awarded in fiscal year 2005, by type of annuity and years of creditable service - Continued

Years of creditable service	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
					Number	Percent	Number	Percent		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 2005										
Under 10.....	218	2	27	3	.....	....	41	2	150	3
10 to 14.....	1,741	14	242	30	.....	....	819	39	680	15
15 to 19.....	1,094	9	123	15	.....	....	542	26	429	10
20 to 24.....	1,312	11	94	12	.....	....	393	19	825	19
25 to 29.....	1,321	11	126	16	.....	....	292	14	903	21
Less than 30, total.....	5,686	46	612	77	.....	....	2,087	100	2,987	68
30 to 34.....	3,423	28	74	9	2,256	44	.....	....	1,093	25
35 to 39.....	2,380	19	30	4	2,048	40	.....	....	302	7
40 and over.....	868	7	78	10	773	15	.....	....	17	(²)
30 and over, total.....	6,671	54	182	23	5,077	100	.....	....	1,412	32
Grand total.....	12,357	100	794	100	5,077	100	2,087	100	4,399	100
Average years of service ⁵	27.6		22.4		35.6		17.4		24.3	

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period.

For those born 1/2/1940-1/1/1941, the normal retirement age is 65 and 6 months.

² Less than 0.5 percent.

³ Maximum service is 30 years when service before 1937 is credited; there is no limit on the amount of service after 1936 that is creditable.

⁴ Includes 34,665 disability annuities now payable as age annuities.

⁵ The average years of service was 29.9 years for age annuitants in current-payment status and 29.6 years for retirees awarded age annuities in the year.

Table B12.--Employee annuities in current-payment status on December 31, 2004, and awarded in 2004, by last railroad employer

Last railroad employer	In current-payment status on December 31, 2004					Railroad annuities awarded in 2004		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
BNSF Ry. Co.	43,673	\$1,814	4,849	\$506	\$860	1,903	1,346	\$2,604
Canadian National, U.S. Operations								
Chicago, Central and Pacific RR Co.	223	2,240	2	1,355	701	10	6	2,746
Duluth, Winnipeg & Pacific Ry. Co.	216	1,820	29	558	824	6	5	2,988
Fox Valley & Western LTD.	177	1,700	20	419	958	3	....	.....
Grand Trunk Western RR. Inc.	3,067	1,846	396	564	835	113	83	2,683
Illinois Central RR. Co.	8,218	1,640	1,331	484	880	270	142	2,732
Sault Ste Marie Bridge Co.	19	2,429	.....	.....	.....	3	3	2,362
Wisconsin Central LTD.	356	2,223	11	931	858	49	40	2,442
CSX Transportation, Inc.	40,243	1,843	4,210	492	853	1,990	1,609	2,683
Kansas City Southern Ry. Co.	1,917	2,028	140	603	833	115	89	2,609
IC&E-Kansas City Southern Joint Agency	155	1,894	10	794	659	2	2	2,647
National RR. Passenger Corp. (Amtrak)	8,925	1,852	973	854	793	749	627	2,198
Norfolk Southern Corp.	27,385	1,860	2,711	495	857	1,585	1,178	2,560
Soo Line RR. Co.	4,230	1,867	387	581	872	142	101	2,620
Union Pacific RR. Co.	55,937	1,792	7,286	511	841	2,679	1,935	2,707
Class I railroads, total	194,741	\$1,820	22,355	\$521	\$850	9,619	7,166	\$2,610
Bessemer & Lake Erie RR. Co.	693	\$1,649	75	\$526	\$848	28	13	\$2,568
Boston & Maine Corp.	991	1,259	271	403	884	6	2	1,920
Canadian Pacific Ry. Co.	392	1,020	49	384	935	6	2	1,614
Delaware & Hudson Ry. Co. Inc.	953	1,591	170	385	941	36	25	2,516
Duluth, Missabe & Iron Range Ry. Co.	943	1,497	234	554	834	43	38	2,368
Elgin, Joliet & Eastern Ry. Co.	1,337	1,663	190	562	874	67	44	2,636
Florida East Coast Ry. Co.	596	1,407	166	360	884	32	21	2,491
Iowa Interstate RR. LTD.	106	1,950	5	575	1,026	6	4	2,152
Lake Superior & Ishpeming RR. Co.	150	1,882	10	422	924	6	6	2,660
Maine Central RR. Co.	404	1,469	59	548	790	4	....	.....
Montana Rail Link Inc.	214	2,133	8	876	741	26	23	2,446
Montreal, Maine & Atlantic Ry., LTD.	516	1,824	32	519	788	20	15	2,151
Paducah & Louisville Ry. Inc.	153	2,237	2	1,228	936	15	13	2,780
Springfield Terminal Ry. Co., Vermont	611	1,992	29	875	829	49	44	2,602
Texas Mexican Ry. Co.	166	1,919	12	658	777	10	7	2,681
Buffalo & Pittsburgh RR. Inc.	150	1,956	5	803	832	8	7	2,439
All others	385	2,000	32	834	796	43	36	2,344
Class II railroads, total	8,760	\$1,621	1,349	\$488	\$870	405	300	\$2,485

Table B12.--Employee annuities in current-payment status on December 31, 2004, and awarded in 2004, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2004					Railroad annuities awarded in 2004		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Canadian National Ry. Inc.	455	\$454	24	\$316	\$892	9	....	.....
Chicago South Shore and South Bend RR.	103	1,324	32	519	855	1	....	.....
Chicago, Milwaukee, St. Paul and Pacific RR. Co.	3,086	1,155	931	390	919	43	....	.....
Chicago, Rock Island & Pacific RR. Co.	2,042	1,067	614	395	893	52	....	.....
Colorado and Wyoming Ry. Co.	114	1,517	24	733	710	1	1	\$2,546
Consolidated Rail Corp. (Conrail)	37,289	1,508	7,681	421	895	469	69	2,647
Illinois & Midland RR. Inc.	145	1,581	33	376	967	4	2	2,483
Long Island RR. Co.	4,708	1,919	1,304	1,096	652	350	298	2,783
Metro-North Commuter RR. Co.	1,679	2,152	145	1,228	817	152	134	2,527
New England Central RR. Inc.	259	1,473	53	474	781	3	2	2,259
New Jersey Transit Rail Operations Inc.	1,067	2,151	73	994	805	78	61	2,527
Northeast Ill. Regional Commuter RR. Corp. (Metra)	861	2,260	63	1,246	803	66	56	2,564
Northwestern Pacific RR. Co.	132	1,216	42	433	857	3	....	.....
Pittsburgh and Lake Erie Properties, Inc.	783	1,468	149	393	910	17	....	.....
Port Authority Trans-Hudson Corp. (PATH)	497	2,027	61	654	922	26	15	2,790
Richmond, Fredericksburg & Potomac Ry. Co.	413	1,499	89	610	752	2	....	.....
Southeastern Penn Trans Auth-Reg Highspeed Lines (SEPTA)	285	1,963	20	1,030	789	23	21	1,974
Great Northwest RR., Inc.	107	1,685	14	659	725	2	1	3,147
All others	4,127	1,501	838	419	910	236	136	2,147
Class III railroads, total	58,152	\$1,545	12,190	\$511	\$867	1,537	796	\$2,561
Aliquippa & Ohio River RR. Co.	175	\$1,618	21	\$719	\$815	6	1	\$2,616
Alton & Southern Ry. Co.	290	1,935	31	437	1,030	14	12	2,596
Baltimore & Ohio Chicago Terminal RR. Co.	179	1,170	52	400	816	2	....	.....
Belt Ry. Co. of Chicago	460	1,891	58	622	825	10	6	2,450
Birmingham Southern RR. Co.	175	1,678	22	487	955	9	6	2,344
Chicago & Western Indiana RR. Co.	133	837	60	373	869	1	....	.....
Cincinnati Union Terminal Co.	126	669	66	320	930	....	....	.....
Houston Belt & Terminal Ry. Co.	409	1,699	66	536	797	4	....	.....
Indiana Harbor Belt RR. Co.	782	1,747	132	532	900	36	27	2,522
ISG Railways, Inc.	953	1,656	96	702	670	24	11	2,257
ISG-Cleveland Works Ry. Co.	378	1,901	36	733	659	11	5	2,579
Kansas City Terminal Ry. Co.	329	1,345	69	491	849	2	1	2,526
Lake Terminal RR. Co.	183	1,639	19	594	605	6	3	2,728
Monongahela Connecting RR. Co.	175	1,558	16	473	864	1	....	.....

Table B12.--Employee annuities in current-payment status on December 31, 2004, and awarded in 2004, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2004					Railroad annuities awarded in 2004		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
New Orleans Public Belt RR.	126	\$1,893	7	\$465	\$1,033	7	5	\$2,206
Peoria and Pekin Union Ry. Co.	149	1,792	27	524	815	7	6	2,680
Pittsburgh & Conneaut Dock Co.	172	1,666	21	472	953	8	8	2,726
Port Terminal RR. Association	285	1,923	25	609	878	19	14	2,557
Portland Terminal RR. Co. (Oregon)	180	1,371	49	473	786	1	1	2,695
South Buffalo Ry. Co.	371	1,452	75	591	840	13	9	2,099
Terminal RR. Association of St. Louis	869	1,643	142	502	809	22	12	2,920
Union RR. Co. of Pittsburgh PA	729	1,650	78	529	818	29	26	2,490
All others	2,404	1,270	721	392	914	67	39	2,436
Switching and terminal companies, total	10,032	\$1,555	1,889	\$475	\$862	299	192	\$2,501
Fruit Growers Express Co.	442	\$1,544	74	\$533	\$832	34	13	\$2,412
Pacific Fruit Express Co.	686	1,163	192	384	835	6	....	.....
Santa Fe Terminal Services, Inc.	112	1,280	25	349	1,111	4	....	.....
TTX Company (Trailer Train Co.)	206	1,783	21	533	954	29	15	2,093
Union Pacific Fruit Express Co.	278	1,904	13	612	805	15	12	2,300
Western Fruit Express Co.	179	1,673	24	620	747	11	9	2,343
All others	91	1,295	26	594	882	4	....	.....
Car loan companies, total	1,994	\$1,473	375	\$457	\$856	103	49	\$2,274
Association of American Railroads	311	\$1,557	47	\$557	\$938	8	....	.....
Eastern Railroad Association	113	1,111	33	302	1,028	2	....	.....
Railroad Support Services	173	1,634	25	510	925	7	....	.....
Western Railroad Assn.	377	1,293	88	470	922	10	....	.....
Western Weighing and Inspection Bureau	187	1,372	40	391	948	7	....	.....
All others	206	1,436	55	427	991	12	5	\$2,797
Railroad associations, total	1,367	\$1,414	288	\$450	\$954	46	5	\$2,797

Table B12.--Employee annuities in current-payment status on December 31, 2004, and awarded in 2004, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2004					Railroad annuities awarded in 2004		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Brotherhood of Locomotive Engineers and Trainmen	240	\$2,208	25	\$508	\$1,025	38	37	\$2,764
Brotherhood of Maintenance of Way Employees								
Div. of the International Brotherhood of Teamsters	309	1,835	33	392	927	21	20	2,334
International Association of Machinists & Aerospace Workers	416	1,618	76	569	861	24	21	2,472
International Brotherhood Blmks, Shp Bldrs, Blksmths & Hlprs	134	1,405	30	488	1,076	9	6	1,785
International Brotherhood of Electrical Workers	381	1,716	61	712	963	32	26	2,428
Transportation Communications Union	856	1,866	128	436	942	76	65	2,711
United Transportation Union	1,404	2,139	119	514	934	82	72	2,900
All others	287	1,678	54	489	1,037	15	9	2,591
National railway labor organizations, total	4,027	\$1,911	526	\$514	\$951	297	256	\$2,668
Board of Trustees of the Galveston Wharves	141	\$1,146	54	\$549	\$797	6	....	.....
C and O Employees' Hospital Assn.	182	774	63	225	918	2	....	.....
National Carloading Corp.	126	438	90	163	1,085	....	....	.....
Pullman Co.	632	424	458	226	943	....	....	.....
REA Express, Inc.	5,016	878	2,103	391	906	71	....	.....
Southwestern Transportation Co.	117	564	79	281	996	....	....	.....
Union Pacific RR. Employees' Health Systems	209	991	108	316	1,544	9	3	\$1,221
All others	1,263	1,256	438	299	1,014	75	34	2,663
Miscellaneous employers, total	7,686	\$896	3,393	\$345	\$951	163	37	\$2,546
Grand total	287,713	\$1,719	42,751	\$497	\$869	12,487	8,804	\$2,598

NOTE.-- Only employers with 100 or more annuitants on the Board's payment rolls on December 31, 2004, are shown individually. Data for companies which ceased reporting service and compensation for their own employees by the end of 2004 are combined with data for the currently reporting employer. Employers no longer covered by the Railroad Retirement Act are shown individually if they still had 100 or more retired employees on the Board's rolls on December 31, 2004. Grand total includes employees for whom a last railroad employer could not be identified. Railroad annuity amounts include regular and supplemental annuities.